



MONEY MATTERS

A Quarterly Publication of Greenville Heritage Federal Credit Union

July 2024

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Cruise into Summer with GHFCU!

\$100 Cash Back on Consumer Loans of \$20k or More!



Cars • Boats • RVs/Campers • Motorcycles

Summer is officially underway! Greenville Heritage Federal Credit Union wants to help you **Cruise into Summer!** and save money on your current car loan with our 3rd Quarter loan promotion!

When you get a new consumer loan of \$20,000 or more before September 30, 2024, we will give you \$100 Cash Back and No Payment for 90 Days! If your current loan payment is \$300, you would have an extra \$1,000 in your bank account!

This offer also applies to purchases, so if you are in the market for a new car, boat, motorcycle or RV, call us to get preapproved before you start shopping. We will help you get the best deal possible, so you can **Cruise into Summer** in style!

Even in the current high-interest rate environment, we've saved our members an average of \$1,559 in interest on consumer loans so far this year. Why

not let a GHFCU loan officer take a free, no-obligation look at your current loan?

Maybe you're fine with the terms of your current loan, but wouldn't you enjoy the convenience of making your loan payment in your Home Banking account or on our mobile app, **GHFCU 2 Go!?** And, don't forget that you can earn extra cash when you refer your friends and they get a loan with us!

For more information or to find out how much you can save, call our **Loans By Phone Hotline** at **864.370.5670** or complete the online loan application at www.greenvilleheritage.com.

**Promotion dates: July 1 – September 30, 2024. Normal credit guidelines apply. Refinance of a GHFCU loan qualifies for promo with \$20k in new money. 90 Days with No Payment does not apply to personal loans. Cannot be combined with any other promotion.*

Holiday Closings

All Offices

Independence Day

Thursday, July 4

Labor Day

Monday, September 2

Need 24-hour account access?

Check balances, monitor account history, transfer funds, make loan payments and more – all for free! Call toll-free 800.399.4797 to access Instant Teller, or visit our website to log into Home Banking, or download our mobile app, GHFCU 2 Go!





Letter from the President/CEO



Summer is here and it looks to be a hot one. Unity Park and downtown Greenville are alive with people enjoying the great outdoors. If you've been wanting a new auto, boat or RV, it's a great time to make

that purchase and take advantage of our current loan promotion. We want to be your first choice for loans for any purpose and especially your summer fun. We strive to make borrowing easy, and, in most cases, you won't even need to visit a branch. Call our Loans by Phone Hotline at **864.370.5670** to see how easy it is to finance your next purchase.

We also want to be your first choice for saving. We've got great certificate and money market rates that can make your money grow. Check out our current rates at www.greenvilleheritage.com.

In this higher interest rate environment, our Home Equity Line of Credit (HELOC) has become a popular product as members take advantage of the increased equity in their homes. Leaving your existing mortgage in place, a HELOC can give you access to the equity in your home for major home improvements or other purchases. Visit our website for full details!

And, finally, we invite you to join us each Friday night through September 27th for live music and great fun in NOMA Square. Greenville Heritage Main Street Fridays is the premier live music event in the City, and we are thrilled to support an amazing musical lineup this year!

Thank you for your continued support of Greenville Heritage FCU, and enjoy your summer.

Sincerely,

Alan Berry
President/CEO

Annual Recognition Dinner Officials and Employees Honored

Greenville Heritage FCU held its Annual Recognition Dinner on April 30, 2024. Alan Berry, President/CEO, recognized Board, Supervisory, and Nominating committee members and expressed appreciation for their service as volunteer, non-paid officials. Berry also recognized employees for reaching milestone years of service, professional accomplishments and professional development efforts during the past year.

Alan Berry recognized two long-term GHFCU Directors who retired in 2023, **Nadine Chasteen** and **Jeannie Grady**. Chasteen retired from the Board of Directors in December of 2023 after serving on the Board for 27 years, with 24 of those as Board Secretary. Grady retired from the Board of Directors in May of 2023 with 25 years of service.



Alan Berry (center) recognized Jeannie Grady (left) and Nadine Chasteen (right) for more than 25 years of dedicated service on the GHFCU Board of Directors.



Lisa Brodnax (left) presents Five-Year Service Award to Mary Heinecke.



Lisa Brodnax (left) presents Five-Year Service Award to Shauna Finley.

Three employees reached service milestones since the last Recognition Dinner. **Mary Heinecke**, Mortgage Loan Officer; **Shauna Finley**, Teller Supervisor; and **Brian McMahan**d, Internal Analyst, each received a Five-Year Service Award.

Professional Development continues to be a priority for Greenville Heritage FCU employees. All employees completed the Annual Bank Secrecy Act training and received extensive training on internet security, including phishing, smishing, and social engineering.



Lisa Brodnax (right) presents Luann Ford Hustle Award to Victoria McCurry.

Two employees were recognized for exceptional member service, earning the Luann Ford Hustle Award for 2023 — **Victoria McCurry**, Branch Manager of the Main Office, and **Mary Heinecke**,

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Skip-A-Pay this Summer!

Skip your July or August loan payment(s) and have more money in your pocket for a vacation or back to school supplies!

To take advantage of this special offer, call 467.4160 or see a Teller/MSR before the due date of the payment you want to skip.

*Member must be in good standing and cannot have been more than 15 days late in the past 90 days. Must have made at least one payment on the loan. A \$30 administrative fee applies to each loan skipped. Mortgage, Visa, STS, Workout loans, and loans currently paid by CMG Credit Disability or Credit Life insurance are excluded. Repeated election of the Skip-A-Pay program on auto loans may reduce the coverage offered by GAP Insurance.

Open A Checking Account Today!



Tired of paying service fees? Has your local bank merged with a regional or national one whose fee structure is more punitive? You could save money every month by switching to one of Greenville Heritage FCU's checking accounts — Basic Checking, Heritage Advantage Checking, or our newest product, the New Horizon Checking Account for those who have had serious banking issues in the past.

Depending on which checking account you choose, you will have access to the additional features listed below:

- ✓ Instant Issue VISA debit cards;
- ✓ Mobile App with Remote Deposit Capture and the ability to turn your card OFF/ON;
- ✓ Purchase Protection through VISA for Signature-based transactions;
- ✓ Overdraft Protection**; and
- ✓ 30,000 Surcharge-free ATMs Nationwide through the CO-OP Network.*



To find Surcharge-free ATMs:

1. Click on the CO-OP Network logo on our home page and use the website locator.
2. Download the CO-OP Financial ATM Locator App for your iPhone or Android.
3. Text a Zip Code to 91989.
4. Call 1-888-SITE-CO-OP (888-748-3266) to find a location by telephone.

For more information on these options, visit <https://co-opcreditunions.org/locator>.

Visit your local branch to open your GHFCU Checking Account and start saving money today!

*The only fees you will incur are those charged by other financial institutions when you use their ATMs.

**Certain credit requirements must be met.



WIN AN ALL-INCLUSIVE VACATION FOR TWO!



Every hotel night booked on Credit Union Travel = 1 entry!

Book Travel + Enter to Win

CreditUnionTravel.com/cu/greenville-heritage-fcu




Love My Credit Union® rewards

**MORE DEALS
MORE REWARDS
MORE TO Love**

Your credit union membership is about the trust and care of community, built around where you live, work and play. That’s why Greenville Heritage Federal Credit Union wants to help you save money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members nationwide have saved over \$2 billion with offers like:

- ♥ **TurboTax:** Get a bigger discount with savings of up to 20% on TurboTax federal products.
- ♥ **H&R Block:** Members can save up to \$25 on in-office tax prep at H&R Block.
- ♥ **Asurion Home+:** Exclusive access to home tech support and protection.
- ♥ **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- ♥ Exclusive access to the Love My Credit Union Rewards **Powersports, RV & Boat Buying Program.**
- ♥ **Rental Kharma:** Build your credit history with rent and save up to 30% with Rental Kharma.

Learn all about how your credit union membership get you these savings and more at www.lovemycreditunion.org.

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Lisa Brodnax (left) and Alan Berry (right) present Luann Ford Hustle Award to Mary Heinecke for exceptional loan production.

impressive total loan volume of \$4,469,193.

Mortgage Loan Officer. **McCurry** was recognized for coaching and training a relatively new staff in 2023, keeping her branch running like a well-oiled machine.

Heinecke was recognized for exceptional loan production. The addition of the HELOC to our loan offerings kept her very busy this past year. In addition to HELOCs, she handled home purchases and refinances for our members. In 2023 alone, Heinecke closed 107 loans for an

News Briefs

GHFCU Earns Five-Star Rating

Greenville Heritage FCU received the five-star Superior rating from Bauer Financial Inc. in Coral Gables, Florida, for the second quarter of 2024. We have consistently earned this rating since Bauer began rating credit unions. What does this mean to you? It means your credit union is well capitalized and financially sound.

Six Phone Scam Warnings!

If you hear these — or similar — “lines” from a telephone salesperson, just say “no thank you,” and hang up the phone.

1. “You must act ‘now’ or the offer won’t be good.”
2. “You’ve won a ‘free’ gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges.
3. “You must send money, give a credit card or bank account number, or have a check picked up by courier.” You may hear this before you have had a chance to consider the offer carefully.
4. “You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
5. “You don’t need any written information about their company or their references.”
6. “You can’t afford to miss this ‘high-profit, no-risk’ offer.”

Visit the comprehensive Fraud Prevention resource on our website under the Resources tab. As a reminder, a Greenville Heritage employee will never call you and ask for your password or personal identification. If you receive a suspicious call, please call our Call Center at **864.467.4160** to report it.

www.greenvilleheritage.com • 864.467.4160 • 800.943.6928

Home Office
520 W. Washington Street
Greenville, SC 29601

Monday - Wednesday:
8:30 a.m. to 5:00 p.m.
Thursday & Friday:
8:30 a.m. to 5:30 p.m.



County Office
301 University Ridge, S-T400
Greenville, SC 29601

Monday - Friday:
8:30 a.m. to 5:00 p.m.

Closed daily: 1:00 p.m. to 2:00 p.m.



SCTAC Office
240 Terminal Road
Greenville, SC 29605

Monday - Friday:
8:30 a.m. to 5:00 p.m.

Closed daily: 1:00 p.m. to 2:00 p.m.

Simpsonville Office
350 Harrison Bridge Road
Simpsonville, SC 29680

Monday - Wednesday:
8:30 a.m. to 5:00 p.m.
Thursday & Friday:
8:30 a.m. to 5:30 p.m.

24-Hour Instant Teller
800.399.4797



Greenville Heritage
FEDERAL CREDIT UNION